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**Connecticut's Legislative Commission on Aging**  
*A nonpartisan research and public policy office of the Connecticut General Assembly*

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Testimony of

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Connecticut's Legislative Commission on Aging

Committee on Insurance and Real Estate

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Senator Crisco, Representative Megna and esteemed members of the Insurance and Real Estate Committee. My name is Julia Evans Starr and I am the Executive Director of Connecticut's Legislative Commission on Aging. I thank you for this opportunity to comment on Senate Bill 199.

As you know, Connecticut's Legislative Commission on Aging is the non-partisan, public policy office of the General Assembly devoted to preparing Connecticut for a significantly changed demographic and enhancing the lives of the present and future generations of older adults. For over twenty years, the Legislative Commission on Aging has served as an effective leader in statewide efforts to promote choice, independence and dignity for Connecticut's older adults and persons with disabilities.

**Senate Bill 199: An Act Concerning Long-Term Care Insurance Premium Rate Increases**  
***~ CT's Legislative Commission on Aging Supports***

Senate Bill 199 requires that insurance companies that raise long term care insurance premiums on policy holders by more than 20% spread the rate increase out over 3 years or more. In addition, the bill requires that insurance companies prior to implementing a rate increase must inform the policy holder of the choice to reduce the policy benefits to reduce the premium rate.

Connecticut's Legislative Commission on Aging supports Senate Bill 199 and the intent of reducing the burden that a profoundly high rate increase has on a policy holder. We respectfully would suggest that the threshold that an insurance company must comply with these requirements would be when a premium rate increase exceeds 10% instead of the 20% threshold in this language.